

Information to identify the case:

Debtor 1	<u>Camilo A Leal</u>	Social Security number or ITIN	xxx-xx-9967
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Maynee S. Leal</u>	Social Security number or ITIN	xxx-xx-3564
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-26809-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Camilo A Leal

Maynee S. Leal

1/3/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Camilo A Leal
Maynee S. Leal
DebtorsCase No. 19-26809-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 27

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.

db/jdb
cr +Camilo A Leal, Maynee S. Leal, 1634 S Bowling Green Dr, Cherry Hill, NJ 08003-3642
+Nissan Motor Acceptance Corporation, c/o Stewart, Zlimen & Jungers, Ltd., 2860 Patton Rd,
Roseville, MN 55113-1100

518441928 +Amed Castilla & Angela Vargas, 3501 Ventnor Ave., Atlantic City, NJ 08401-3556
518438937 +Bayview Financial Loan Servicing, Attn: Bankruptcy Dept,
4425 Ponce De Leon Blvd. - 5th Floor, Coral Gables, FL 33146-1837

518438939 +Carrington Mortgage Services, Attn: Bankruptcy, PO Box 3730, Anaheim, CA 92803-3730
518438955 +Charo Vargas & Luis Gensollen, 362 S Pomona Rd, Galloway, NJ 08205-9452
518438941 +Citizens Bank RBS, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915-3035
518438942 +CornerStone Education Loan Services, US Department of Education, PO Box 105189,
Atlanta GA 30348-5189

518438945 +GreenSky Credit, Attn: Bankruptcy, PO Box 29429, Atlanta, GA 30359-0429
518438947 +Monarch Recovery Management, Inc., 3260 Tillman Drive - Suite 75, Bensalem, PA 19020-2059
518438948 +Nissan Motor Acceptance, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
518438949 +Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
518438950 +Regional Adjustment Bureau, Inc., 7130 Goodlett Farms Pkwy - Ste 100 West, PO Box 34119,
Memphis, TN 38184-0119

518438951 +Selip & Stylianou, 10 Forest Ave. - Suite 300, PO Box 914, Paramus, NJ 07653-0914
518438952 +Sunrise Credit Services, 260 Airport Plaza, Farmingdale, NY 11735-4021
518438954 +Tenaglia & Hunt, PA, 395 W. Passaic St. - Suite 205, Rochelle Park, NJ 07662-3016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Jan 04 2020 04:28:00 Joseph Marchand, 117-119 West Broad St.,
PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2020 00:02:14 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 04 2020 00:02:10 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518438938 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jan 04 2020 00:03:18 Caliber Home Loans,
Attn: Cash Operations, PO Box 24330, Oklahoma City, OK 73124-0330

518438940 +EDI: CITICORP.COM Jan 04 2020 04:28:00 Citibank/The Home Depot,
Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034

518438943 EDI: DISCOVER.COM Jan 04 2020 04:28:00 Discover Financial, Attn: Bankruptcy Department,
PO Box 15316, Wilmington, DE 19850

518438944 +E-mail/Text: fggbanko@fgny.com Jan 04 2020 00:01:18 Forster Garbus & Garbus,
7 Banta Place, Hackensack, NJ 07601-5604

518438946 E-mail/Text: camanagement@mtb.com Jan 04 2020 00:01:49 M & T Bank, Attn: Bankruptcy,
PO Box 844, Buffalo, NY 14240

518440357 +EDI: RMSC.COM Jan 04 2020 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

518438953 +EDI: RMSC.COM Jan 04 2020 04:28:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060

518438956 +EDI: WFFC.COM Jan 04 2020 04:28:00 Wells Fargo Bank, Mac F823f-02f, PO Box 10438,
Des Moines, IA 50306-0438

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 27

Date Rcvd: Jan 03, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2020 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Steven J. Richardson on behalf of Joint Debtor Maynee S. Leal ecf@richardsonlawoffices.com
Steven J. Richardson on behalf of Debtor Camilo A Leal ecf@richardsonlawoffices.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4